

Certificate Number: 12433-PAE-DE-031514255
Bankruptcy Case Number: 18-14494



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 22, 2018, at 7:05 o'clock PM EDT, Fernando D. Oliveira, Jr. completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 23, 2018 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: Teacher